

Purpose of This Package

Use this package to figure and pay your estimated tax. If you are not required to make estimated tax payments for 2005, you can discard this package.

Estimated tax is the method used to pay tax on income that is not subject to withholding (for example, earnings from self-employment, interest, dividends, rents, alimony, etc.). In addition, if you do not elect voluntary withholding, you should make estimated tax payments on unemployment compensation and the taxable part of your social security benefits. See the 2004 instructions for your tax return for details on income that is taxable. The estimated tax worksheet on page 4 will help you figure the correct amount to pay. Use the **Record of Estimated Tax Payments** on page 5 to keep track of the payments you have made and the number and amount of your remaining payments.

Our records show that you made an electronic estimated tax payment. As a result, we are not including any paper estimated tax payment vouchers in this package. Please continue to make your payments electronically. This helps to ensure that your account is properly and timely credited. If you want a paper estimated tax payment voucher, get Form 1040-ES online at www.irs.gov. Or, you can call 1-800-TAX-FORM (1-800-829-3676). You should receive your order within 10 days.

If you have a new address, file Form 8822, Change of Address. The IRS will update your record and send you a confirmation of the change. If your name has changed since you filed your last tax return, see *Name Change* on page 2.

Who Must Make Estimated Tax Payments

In most cases, you must make estimated tax payments if you expect to owe at least \$1,000 in tax for 2005 (after subtracting your withholding and credits) and you expect your withholding and credits to be less than the smaller of:

1. 90% of the tax shown on your 2005 tax return, or
2. The tax shown on your 2004 tax return (110% of that amount if you are not a farmer or fisherman and the adjusted gross income shown on that return is more than \$150,000 or, if married filing separately for 2005, more than \$75,000).

However, if you did not file a 2004 tax return or that return did not cover 12 months, item (2) above does not apply.

For this purpose, include household employment taxes (before subtracting advance EIC payments made to your

employee(s)) when figuring the tax shown on your tax return if either of the following applies.

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income.
- You would be required to make estimated tax payments to avoid a penalty even if you did not include household employment taxes when figuring your estimated tax.

Exception. You do not have to pay estimated tax if you were a U.S. citizen or resident alien for all of 2004 and you had no tax liability for the full 12-month 2004 tax year.

The estimated tax rules apply to:

- U.S. citizens and residents,
- Residents of Puerto Rico, the Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa, and
- Nonresident aliens (use Form 1040-ES (NR)).

If you also receive salaries and wages, you may be able to avoid having to make estimated tax payments on your other income by asking your employer to take more tax out of your earnings. To do this, file a new Form W-4, Employee's Withholding Allowance Certificate, with your employer.

You can also choose to have federal income tax withheld from certain government payments. For details, see Form W-4V, Voluntary Withholding Request.



You cannot make joint estimated tax payments if you or your spouse is a nonresident alien, you are separated under a decree of divorce or separate maintenance, or you and your spouse have different tax years.

Additional Information You May Need

Most of the information you will need can be found in Pub. 505, Tax Withholding and Estimated Tax.

Other available information:

- Pub. 553, Highlights of 2004 Tax Changes.
- Instructions for the 2004 Form 1040 or 1040A.
- What's Hot at www.irs.gov.

For details on how to get forms and publications, see page 7 of the instructions for Form 1040 or 1040A.

If you have tax questions, call 1-800-829-1040 for assistance. For TTY/TDD help, call 1-800-829-4059.

What's New for 2005

Use your 2004 tax return as a guide in figuring your 2005 estimated tax, but be sure to consider the following changes. For more information on these and other changes that may affect your 2005 estimated tax, see Pub. 553.

Dependent—New rules. A dependent is either a qualifying child or a qualifying relative.

Qualifying child. In general, a qualifying child must meet all of the following conditions.

- The child must be your child (including an adopted child, stepchild, or eligible foster child), brother, sister, stepbrother, stepsister, or a descendant of any of them.
- The child must have lived with you for more than half of 2005. But an exception applies, in certain cases, for children of divorced or separated parents.
- At the end of 2005, the child must be under age 19, or under age 24 and a student, or any age and permanently and totally disabled.
- The child must not have provided over half of his or her own support in 2005.

Qualifying relative. In general, a qualifying relative must meet all of the following conditions.

- The person must be either your relative or any other person (other than your spouse) who lived in your home all year as a member of your household. If the person is not your relative, your relationship must not violate local law.
- The person cannot be the qualifying child of another person in 2005 (see above).
- The person must have gross income of less than \$3,200. If the person is permanently and totally disabled, certain income from a sheltered workshop may be excluded for this purpose.
- You must have provided over half of the person's support in 2005. But exceptions apply, in certain cases, for children of divorced or separated parents and for a person supported by two or more taxpayers.

The following rules also apply in determining if a person is your dependent.

1. If you are a dependent of another person in 2005, you cannot claim any dependents on your return.

2. If the dependent is married, he or she cannot file a joint return unless the return is filed only as a claim for refund and no tax liability would exist for either spouse if they had filed separate returns.

3. A dependent generally must be a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico.

4. New tie-breaker rules apply if a child meets the conditions to be a qualifying child of two or more people and more than one person claims the child as a qualifying child.

Certain tax benefits, such as qualifying widow(er) filing status and medical and dental expenses, can still be claimed based on a person who is not your dependent if the only reason that person is not your dependent is because he or she is a qualifying relative who has gross income of \$3,200 or more or because of items (1) or (2) on page 1.

Head of household—New rules. In general, you can use head of household filing status only if, as of December 31, 2005, you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance and you paid over half the cost of keeping up a home:

1. That was the main home for all of 2005 of your parent whom you can claim as a dependent (your parent did not have to live with you), or

2. In which you lived for more than half of the year with either of the following:

a. Your qualifying child (defined on page 1, but without regard to the exception for children of divorced or separated parents). This does not include a qualifying child who is married at the end of 2005 and is not your dependent because he or she (i) filed a joint return, or (ii) is not a U.S. citizen, U.S. national, or a resident of the United States, Canada, or Mexico.

b. Any other person whom you can claim as a dependent.

But you cannot use head of household filing status for a person who is your dependent only because:

- He or she lived with you for all of 2005, or
- You are entitled to claim him or her as a dependent under a multiple support agreement.

The rules under prior law allowing certain married persons living apart from their spouses for the last 6 months of the year to use head of household filing status also apply for 2005.

Earned income credit (EIC). You may be able to take the EIC if:

- A child lived with you and you earned less than \$35,263 (\$37,263 if married filing jointly), or
- A child did not live with you and you earned less than \$11,750 (\$13,750 if married filing jointly).

Donations of motor vehicles, boats, and airplanes. In general, if you donate a motor vehicle, boat, or airplane that is valued at more than \$500 and the charitable organization sells the item donated, your deduction on Schedule A will be limited to the gross proceeds from the sale.

IRA deduction expanded. You and your spouse if filing jointly, may each be able to deduct up to \$4,000 (\$4,500 if age 50 or older at the end of 2005). If you were covered by a retirement plan, you may be able to take an IRA deduction if your 2005 modified AGI is less than \$60,000 (\$80,000 if married filing jointly or qualifying widow(er)).

Standard mileage rates. The 2005 rate for business use of your vehicle is 40½ cents a mile. The 2005 rate for use of your vehicle to get medical care or to move is 15 cents a mile.

Credit for child and dependent care expenses. Generally, a qualifying person for purposes of the credit for child and dependent care expenses is your qualifying child (defined on page 1) who is under age 13, or your dependent or spouse who is physically or mentally incapable of caring for himself or herself and who lived with you for more than half of 2005. However, for a qualifying child or dependent, the special rule for children of divorced or separated parents does not apply, and the child is treated as a qualifying person only for the custodial parent. You no longer need to pay over half the cost of keeping up a home for the qualifying person.

Deduction for domestic production activities. You may be able to deduct up to 3% of your qualified production activities income from the following activities.

1. Construction performed in the United States;
2. Engineering or architectural services performed in the United States for construction projects in the United States; or
3. Any lease, rental, license, sale, exchange, or other disposition of:
 - a. Tangible personal property, computer software, and sound recordings that you manufactured, produced, grew, or extracted in whole or in significant part within the United States,

- b. Any qualified film you produced, or
 - c. Electricity, natural gas, or potable water you produced in the United States.
- The deduction does not apply to income derived from: the sale of food and beverages you prepare at a retail establishment; property you leased, licensed, or rented for use by any related person; or the transmission or distribution of electricity, natural gas, or potable water.

This deduction is allowed for alternative minimum tax purposes, but is not allowed in determining net earnings from self employment.

Standard deduction. If you do not itemize your deductions, you can take the 2005 standard deduction listed below for your filing status.

2005 Filing Status	Standard Deduction
Married filing jointly or	
Qualifying widow(er)	\$10,000
Head of household	\$7,300
Single or Married filing separately	\$5,000

However, if you can be claimed as a dependent on another person's 2005 tax return, your standard deduction is the greater of:

- \$800, or
- Your earned income plus \$250 (up to the standard deduction amount).

Your standard deduction is increased by the following amount if, at the end of 2005, you are:

- An unmarried individual (single or head of household) and are:

65 or older or blind	\$1,250
65 or older and blind	\$2,500
- A married individual (filing jointly or separately) or a qualifying widow(er) and are:

65 or older or blind	\$1,000
65 or older and blind	\$2,000
Both spouses 65 or older	\$2,000*
Both spouses 65 or older and blind	\$4,000*

* If married filing separately, these amounts apply only if you can claim an exemption for your spouse.

To Figure Your Estimated Tax, Use:

- The 2005 Estimated Tax Worksheet on page 4.
- The *Instructions for the 2005 Estimated Tax Worksheet* on page 4.
- The 2005 Tax Rate Schedules on page 5.
- Your 2004 tax return and instructions, as a guide to figuring your income, deductions, and credits (but be sure to consider the items listed under *What's New for 2005* on page 1).

If you receive your income unevenly throughout the year (for example, because you operate your business on a seasonal basis), you may be able to lower or eliminate the amount of your required estimated tax payment for one or more periods by using the annualized income installment method. See Pub. 505 for details.

To amend or correct your estimated tax, see *Amending Estimated Tax Payments* on page 3.

Payment Due Dates

You can pay all of your estimated tax by April 15, 2005, or in four equal amounts by the dates shown below.

1st payment	April 15, 2005
2nd payment	June 15, 2005
3rd payment	Sept. 15, 2005
4th payment	Jan. 17, 2006*

* You do not have to make the payment due January 17, 2006, if you file your 2005 tax return by January 31, 2006, and pay the entire balance due with your return.



Payments are due by the dates indicated whether or not you are outside the United States and Puerto Rico.

If, after March 31, 2005, you have a large change in income, deductions, additional taxes, or credits that requires you to start making estimated tax payments, you should figure the amount of your estimated tax payments by using the annualized income installment method, explained in Pub. 505. Although your payment due dates will be the same as shown on page 2, the payment amounts will vary based on your income, deductions, additional taxes, and credits for the months ending before each payment due date. As a result, this method may allow you to skip or lower the amount due for one or more payments. If you use the annualized income installment method, be sure to file Form 2210, Underpayment of Estimated Tax by Individuals, Estates, and Trusts, with your 2005 tax return, even if no penalty is owed.

Farmers and fishermen. If at least two-thirds of your gross income for 2004 or 2005 is from farming or fishing, you can do one of the following.

- Pay all of your estimated tax by January 17, 2006.
- File your 2005 Form 1040 by March 1, 2006, and pay the total tax due. In this case, 2005 estimated tax payments are not required to avoid a penalty.

Fiscal year taxpayers. You are on a fiscal year if your 12-month tax period ends on any day except December 31. Due dates for fiscal year taxpayers are the 15th day of the 4th, 6th, and 9th months of your current fiscal year and the 1st month of the following fiscal year. If any payment date falls on a Saturday, Sunday, or legal holiday, use the next business day.

Name Change

If you changed your name because of marriage, divorce, etc., and you made estimated tax payments using your former name, attach a statement to the front of your 2005 tax return. On the statement, explain all of the estimated tax payments you and your spouse made for 2005 and the name(s) and SSN(s) under which you made the payments.

Be sure to report the change to your local Social Security Administration office

before filing your 2005 tax return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. For more details, call the Social Security Administration at 1-800-772-1213.

Amending Estimated Tax Payments

To change or amend your estimated tax payments, refigure your total estimated tax payments due (line 16 of the worksheet on page 4). Then, use the worksheet for amended estimated tax under *Regular Installment Method* in chapter 2 of Pub. 505 to figure the payment due for each remaining payment period. If an estimated tax payment for a previous period is less than $\frac{1}{4}$ of your amended estimated tax, you may owe a penalty when you file your return.

When a Penalty Is Applied

In some cases, you may owe a penalty when you file your return. The penalty is imposed on each underpayment for the number of days it remains unpaid. A penalty may be applied if you did not pay enough estimated tax for the year or you did not make the payments on time or in the required amount. A penalty may apply even if you have an overpayment on your tax return.

The penalty may be waived under certain conditions. See Pub. 505 for details.

Pay by Electronic Federal Tax Payment System (EFTPS)

EFTPS is a free tax payment system designed with all taxpayers in mind. Online or by phone, you input your tax payment information electronically and you are done. EFTPS offers you convenience. Through EFTPS, you can schedule one-time or recurring payments for withdrawal from your checking or savings account up to 365 days in advance. You can also modify or cancel payments up to two business days before the scheduled withdrawal date. To use EFTPS, you must enroll. Enroll online at www.eftps.gov or call 1-800-555-4477 to receive an enrollment form and instructions by mail. TTY/TDD help is available by calling 1-800-733-4829.

Pay by Credit Card

You can use your American Express® Card, Discover® Card, MasterCard® card, or Visa® card to make estimated tax payments. Call toll-free or visit the website of either service provider listed below and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll-free automated customer service number or visiting the provider's website shown below.

Official Payments Corporation
1-800-2PAY-TAXSM (1-800-272-9829)
1-877-754-4413 (Customer Service)
www.officialpayments.com

Link2Gov Corporation
1-888-PAY-1040SM (1-888-729-1040)
1-888-658-5465 (Customer Service)
www.pay1040.com

You will be given a confirmation number at the end of the transaction. Fill in the Record of Estimated Tax Payments on page 5. Enter the confirmation number in column (b), but do not include the amount of the convenience fee in column (c).

Pay by Electronic Funds Withdrawal

You can authorize an electronic funds withdrawal payment to make a one-time 2005 estimated tax payment when you electronically file your 2004 tax return. This is a free option. The payment can be withdrawn from a checking or savings account. Regardless of whether you have a balance due on your individual income tax return, you can simultaneously *e-file* the return and schedule a one-time estimated tax payment for April 15, 2005, June 15, 2005, or September 15, 2005. Check with your tax return preparer or tax preparation software for details. Your scheduled payment will be acknowledged when you file your tax return. Other estimated tax payments can be made electronically through EFTPS or by credit card.

2005 Estimated Tax Worksheet

Keep for Your Records



1	Adjusted gross income you expect in 2005 (see instructions below)	1		
2	<ul style="list-style-type: none"> If you plan to itemize deductions, enter the estimated total of your itemized deductions. 	2		
	Caution: If line 1 above is over \$145,950 (\$72,975 if married filing separately), your deduction may be reduced. See Pub. 505 for details.			
	<ul style="list-style-type: none"> If you do not plan to itemize deductions, enter your standard deduction from page 2. 	3		
3	Subtract line 2 from line 1	4		
4	Exemptions. Multiply \$3,200 by the number of personal exemptions. If you can be claimed as a dependent on another person's 2005 return, you cannot claim any dependents and your personal exemption is not allowed. Caution: See Pub. 505 to figure the amount to enter if line 1 above is over: \$218,950 if married filing jointly or qualifying widow(er); \$182,450 if head of household; \$145,950 if single; or \$109,475 if married filing separately	5		
5	Subtract line 4 from line 3	6		
6	Tax. Figure your tax on the amount on line 5 by using the 2005 Tax Rate Schedules on page 5.	7		
	Caution: If you have qualified dividends or a net capital gain, see Pub. 505 to figure the tax	8		
7	Alternative minimum tax from Form 6251	9		
8	Add lines 6 and 7. Also include any tax from Forms 4972 and 8814 and any recapture of education credits (see instructions below)	10		
9	Credits (see instructions below). Do not include any income tax withholding on this line	11		
10	Subtract line 9 from line 8. If zero or less, enter -0-	12		
11	Self-employment tax (see instructions below). Estimate of 2005 net earnings from self-employment \$; if \$90,000 or less , multiply the amount by 15.3%; if more than \$90,000 , multiply the amount by 2.9%, add \$11,160 to the result, and enter the total. Caution: If you also have wages subject to social security tax, see Pub. 505 to figure the amount to enter	13a		
12	Other taxes (see instructions below)	13b		
13a	Add lines 10 through 12	13c		
	b Earned income credit, additional child tax credit, and credits from Form 4136 and Form 8885			
	c Total 2005 estimated tax. Subtract line 13b from line 13a. If zero or less, enter -0- ▶			
14a	Multiply line 13c by 90% (66⅔% for farmers and fishermen)	14a		
	b Enter the tax shown on your 2004 tax return (110% of that amount if you are not a farmer or fisherman and the adjusted gross income shown on that return is more than \$150,000 or, if married filing separately for 2005, more than \$75,000)	14b		
	c Required annual payment to avoid a penalty. Enter the smaller of line 14a or 14b ▶	14c		
	Caution: Generally, if you do not prepay (through income tax withholding and estimated tax payments) at least the amount on line 14c, you may owe a penalty for not paying enough estimated tax. To avoid a penalty, make sure your estimate on line 13c is as accurate as possible. Even if you pay the required annual payment, you may still owe tax when you file your return. If you prefer, you can pay the amount shown on line 13c. For details, see Pub. 505.			
15	Income tax withheld and estimated to be withheld during 2005 (including income tax withholding on pensions, annuities, certain deferred income, etc.)	15		
16	Subtract line 15 from line 14c. (Note: If zero or less or line 13c minus line 15 is less than \$1,000, stop here. You are not required to make estimated tax payments.)	16		
17	If the first payment you are required to make is due April 15, 2005, enter ¼ of line 16 (minus any 2004 overpayment that you are applying to this installment) here. (Note: Household employers, see instructions below.)	17		

Instructions for the 2005 Estimated Tax Worksheet

Line 1. Adjusted gross income. Use your 2004 tax return and instructions as a guide to figuring the adjusted gross income you expect in 2005 (but be sure to consider the items listed under *What's New for 2005* that begin on page 1). For more details on figuring your adjusted gross income, see *Expected Adjusted Gross Income* in Pub. 505. If you are self-employed, be sure to take into account the deduction for one-half of your self-employment tax.

Line 8. Include on this line the additional taxes from Form 4972, Tax on Lump-Sum Distributions, and Form 8814, Parents' Election To Report Child's Interest and Dividends. Also include any recapture of education credits.

Line 9. Credits. See the instructions for the 2004 Form 1040, lines 46 through 54, or Form 1040A, lines 29 through 34.

Line 11. Self-employment tax. If you and your spouse make joint estimated tax payments and you both have self-employment income, figure the self-employment tax for each of you separately. Enter the total on line 11. When figuring your estimate of 2005 net earnings from self-employment, be sure to use only 92.35% of your total net profit from self-employment.

Line 12. Other taxes. Except as noted below, enter any other taxes, such as the taxes on distributions from a Coverdell education savings account or a qualified tuition program, and early distributions from (a) an IRA or other qualified retirement plan, (b) an annuity, or (c) a modified endowment contract entered into after June 20, 1988.

Include household employment taxes (before subtracting advance EIC payments made to your employee(s)) on line 12 if:

- You will have federal income tax withheld from wages, pensions, annuities, gambling winnings, or other income, or
- You would be required to make estimated tax payments (to avoid a penalty) even if you did not include household employment taxes when figuring your estimated tax.

Do not include tax on recapture of a federal mortgage subsidy, social security and Medicare tax on unreported tip income, or uncollected employee social security and Medicare or RRTA tax on tips or group-term life insurance. These taxes are not required to be paid until the due date of your income tax return (not including extensions).

Line 17. If you are a household employer and you make advance EIC payments to your employee(s), reduce your required estimated tax payment for each period by the amount of advance EIC payments paid during the period.

2005 Tax Rate Schedules

Caution: Do not use these Tax Rate Schedules to figure your 2004 taxes. Use only to figure your 2005 estimated taxes.

Schedule X—Use if your 2005 filing status is Single

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$7,300	10%	\$0
7,300	29,700	\$730.00 + 15%	7,300
29,700	71,950	4,090.00 + 25%	29,700
71,950	150,150	14,652.50 + 28%	71,950
150,150	326,450	36,548.50 + 33%	150,150
326,450		94,727.50 + 35%	326,450

Schedule Z—Use if your 2005 filing status is Head of household

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$10,450	10%	\$0
10,450	39,800	\$1,045.00 + 15%	10,450
39,800	102,800	5,447.50 + 25%	39,800
102,800	166,450	21,197.50 + 28%	102,800
166,450	326,450	39,019.50 + 33%	166,450
326,450		91,819.50 + 35%	326,450

Schedule Y-1—Use if your 2005 filing status is Married filing jointly or Qualifying Widow(er)

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$14,600	10%	\$0
14,600	59,400	\$1,460.00 + 15%	14,600
59,400	119,950	8,180.00 + 25%	59,400
119,950	182,800	23,317.50 + 28%	119,950
182,800	326,450	40,915.50 + 33%	182,800
326,450		88,320.00 + 35%	326,450

Schedule Y-2—Use if your 2005 filing status is Married filing separately

If line 5 is:		The tax is:	of the amount over—
Over—	But not over—		
\$0	\$7,300	10%	\$0
7,300	29,700	\$730.00 + 15%	7,300
29,700	59,975	4,090.00 + 25%	29,700
59,975	91,400	11,658.75 + 28%	59,975
91,400	163,225	20,457.75 + 33%	91,400
163,225		44,160.00 + 35%	163,225

Record of Estimated Tax Payments (Farmers, fishermen, and fiscal year taxpayers, see page 3 for payment due dates.)

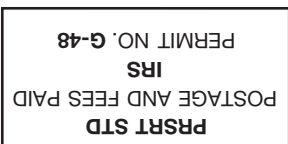
Payment number	Payment due date	(a) Date paid	(b) Credit card confirmation number	(c) Amount paid (do not include any credit card convenience fee)	(d) 2004 overpayment credit applied	(e) Total amount paid and credited (add (c) and (d))
1	4/15/2005					
2	6/15/2005					
3	9/15/2005					
4	1/17/2006*					
Total. ▶						

*You do not have to make this payment if you file your 2005 tax return by January 31, 2006, **and** pay the entire balance due with your return.

1040-ES(E)

Official Business
Penalty for Private Use, \$300

Internal Revenue Service
Philadelphia Service Center
Philadelphia, PA 19255-1155



Privacy Act and Paperwork Reduction Act Notice. The Privacy Act of 1974 and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a) and their regulations. They say that you must file a return or statement with us for any tax for which you are liable. Your response is mandatory under these sections. Code section 6109 and its regulations say that you must provide your taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as stated in Code section 6103.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

We may disclose the information to the Department of Justice and to other federal agencies, as provided by law. We may disclose it to cities, states, the District of Columbia, and U.S. commonwealths or possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

If you do not file a return, do not give the information asked for, or give fraudulent information, you may be charged penalties and be subject to criminal prosecution.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

The time needed to complete the worksheets will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 26 min.; **Learning about the law**, 18 min.; **Preparing the worksheets**, 37 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this package simpler, we would be happy to hear from you. You can email us at taxforms@irs.gov. Please put "Forms Comment" on the subject line. Or you can write to Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6406, Washington, DC 20224.